

# Important tips

## for using bank cards during the travel season

### Before you Travel

- Check that your cards are valid to cover the travel period
- Check you have sufficient credit limits, and also check your account balance.
- Make sure the back of all your Cards are signed in the designated signature panel
- Let your bank know about your trip before you leave so unfamiliar transactions aren't flagged as suspicious.
- Download the Mobile app of the bank to track your card usage and spending while travelling.
- Ensure your online banking access is working.
- Never share your one time password or 3D secure password with anyone
- Your bank will never ask you to enter your personal information through email or calls, never click on a Web link received by non-trusted emails
- Record card numbers, expiration dates and bank phone numbers. Keep this record in a safe place separate from your cards. Never write down your PIN Number anywhere.
- Ensure that your SMS notification service is activated to notify you of transactions taking place on your account and cards.
- It is always recommended to have sufficient medical insurance while traveling.
- Ensure that the PC or mobile you are using for booking is updated with the most recent software.

### During your Travel

- Don't leave your cards unattended, whether you're at work or relaxing in your hotel, and take advantage of the hotel-provided safe for valuables.
- Do not leave all your cards in one place or wallet, and keep away from direct sunlight to prevent damage.
- Never give your card or your PIN number to any person. Ensure to have the card in front of you while doing any transaction.
- When using ATM's ensure to inspect the ATM for any foreign objects or devices. Guard your PIN from fraudster "shoulder surfing", and do not accept assistance from anyone.
- Check your receipts very carefully before signing/entering your PIN, and do not leave the "Tips or Total" line blank.
- Check the POS screen for accuracy of merchant name and amount to be paid before entering your PIN.
- Check regularly your card spending through Bank Mobile application or Online Banking application.
- Activate roaming service or provide alternative contact number for Bank to reach you when overseas.
- Should you lose your card or face any issues, immediately contact the Bank's Call Center.
- Avoid using unsecured Wi-Fi , public or shared networks.
- Save all of your receipts. Once you're back home, check them carefully against your monthly statements.
- It is always recommended to pay in the local currency of the country you are visiting. Paying in Kuwaiti Dinar aboard will result in higher exchange rate commissions.
- Ensure that you complete all your tax documentation fulfillment to avoid future charges from Tax agencies.

### After your Travel

- Change your PIN on a regular basis through any bank branch/ ATM or call center.
- Check all your cards statements and if in dispute contact the bank immediately.

For more information please call 1888225 or +965 22990899 internationally, our staff will assist you immediately and are available 24/7 for your service.